



Get the real facts on your retirement health insurance options.

RETIREMENT HEALTH & DENTAL PLANS

RTIP GOLD 750
 Perfect for members over 65 or with lesser drug needs
 Includes \$750 drug coverage and the option to add dental at any time.

RTIP GOLD 2500
 Flexibility of moving up or down as needs change
 Includes \$2,500 drug coverage, hospital coverage, and the option to add dental at any time.

RTIP PLUS 4000
 Comprehensive plan with the highest medical coverage
 Includes \$4,000 drug coverage, hospital coverage, and the option to add dental at any time.

VS

COMPETITOR'S ONLY HEALTH PLAN
 Includes \$3,400 drug coverage and the option to add hospital coverage and dental.

MONTHLY COSTS (INCLUDES DENTAL)

RTIP GOLD 750	RTIP GOLD 2500	RTIP PLUS 4000	VS	COMPETITOR
SINGLE \$149.77	SINGLE \$179.42	SINGLE \$202.71		SINGLE \$207.53
COUPLE \$290.47	COUPLE \$347.66	COUPLE \$399.50		COUPLE \$413.04
FAMILY \$351.99	FAMILY \$422.78	FAMILY \$479.00		FAMILY \$501.36

Compared to the competition

Annual savings of **\$693** for a single plan, **\$1,474** for a couple plan, and **\$1,792** for a family plan. Don't pay for coverage you don't need!

Annual savings of **\$337** for a single plan, **\$784** for a couple plan, and **\$942** for a family plan!

Save between **\$57 and \$268** depending on your plan, and get **\$600** more drug coverage per person!

Not including the \$73 annual membership fee. No matter which RTIP plan you choose, you're saving money!

PLAN FLEXIBILITY

RTIP GOLD 750
 Option to increase by one plan level at renewal, or have two single plans if spousal coverage needs are different.

RTIP GOLD 2500
 Option to increase or decrease by one plan level at renewal, or have two single plans if spousal coverage needs are different.

RTIP PLUS 4000
 Option to reduce by one or two plan levels at renewal, or have two single plans if spousal coverage needs are different.

VS

COMPETITOR
 No other plan options to choose from.



OTHER HIGHLIGHTS

- **95 days of travel coverage** and unlimited trips per year, compared to **93 days from the competition**.
- Complimentary access to Carepath Digital Health Cancer Care and Elder Care programs, FeelingBetterNow®, ALAViDA, Starling Minds, and the Edvantage savings program.
- Access exclusive OTIP offers in retirement including home and auto insurance discounts, contests and promotions, and the student bursary program.
- Conveniently access your RTIP plan anytime, anywhere with the **RTIP on the go** mobile app and plan member secure site.